

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

**Thomas J. Orr**  
321 High Street  
Burlington, NJ 08016  
Attorney for Debtor  
tom@torrlaw.com  
(609)386-8700

In Re:  
Anthony Mayoros, Sr. and  
Sandra Mayoros,

Case No.: 18-35206 (MBK)

Chapter: 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**

The debtor in this case opposes the following (choose one):

1. ☐ Motion for Relief from the Automatic Stay filed by \_\_\_\_\_,

Creditor.

A hearing has been scheduled for \_\_\_\_\_ at \_\_\_\_\_.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_ at \_\_\_\_\_.

- ☒ Certification of Default filed by Midfirst Bank.

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one):

☐ Payments have been made in the amount of \$ \_\_\_\_\_, but have not been accounted for.

Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes repayment as follows

(explain your answer):

We were granted a COVID forbearance and presumed that the missing payments would be added to the end of our loan. We made a mortgage payment in April and will make another payment in May. We request that post-petition arrears be folded into our plan.

☐ Other (explain your answer):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: April 19, 2022

/s/Anthony Mayoros, Sr.  
Debtor's Signature

Date: April 19, 2022

/s/Sandra Mayoros  
Debtor's Signature

*Sandra Mayoros*

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.